<u>ABSTRACT</u>

A bill payment system consistent with the invention comprises a biller generating
at least one invoice for at least one customer, the invoice comprising a unique bar code
comprising data identifying at least the customer and the biller, and a scanning apparatus
configured to scan the bar code and, based on the identifying data of the bar code, to
effect payment to the biller in a predetermined amount. In method form, a bill payment
method consistent with the invention comprises: generating an invoice for at least one
customer, said invoice comprising a unique bar code, said bar code comprising data
identifying at least said customer and said biller; and permitting a third party to scan said
bar code and, based on the identifying data of said bar code, to effect payment to said
biller in a predetermined amount. In another embodiment, a bill payment network
consistent with the invention comprises a plurality of billers, each biller generating an
invoice for at least one customer, the invoice comprising a unique bar code comprising
data identifying at least the customer and the biller, and a plurality of third parties in
communication with the billers, each third party capable of scanning the bar code and,
based on the identifying data of the bar code, effecting payment to the biller in a
predetermined amount.